

**Information to identify the case:**

Debtor 1	<u>Darryl R. Galentine</u>	Social Security number or ITIN	xxx-xx-1322
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jennifer L. Galentine</u>	Social Security number or ITIN	xxx-xx-2553
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-70191-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Darryl R. Galentine

Jennifer L. Galentine

7/11/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Darryl R. Galentine  
Jennifer L. Galentine  
Debtors

Case No. 19-70191-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jul 11, 2023

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Darryl R. Galentine, Jennifer L. Galentine, 519 S State St, Du Bois, PA 15801-1559
cr	+ Mariner Finance Company, 904 Beaver Drive, Dubois, PA 15801-2539
15024131	+ Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
15024137	CBCS, PO Box 2724, Columbus, OH 43216-2724
15024136	+ Capital One Bank, 120 Corporate Blvd, Norfolk, VA 23502-4952
15024139	Dubois Reg Cardiology Assoc, 145 Hospital Ave, STE 113, Du Bois, PA 15801-1463
15024144	+ FNB Consumer Disc Co, PO Box 830, Du Bois, PA 15801-0830
15024142	First National Bank of PA, PO Box 6122, Hermitage, PA 16148-0922
15024146	+ Midland Funding LLC, Meridan Center, 2 Industrial Way West, Eatontown, NJ 07724-2265
15024148	Partners in Nephro and Endo, 5171 Liberty ave, Pittsburgh, PA 15224-2254
15024149	+ Patrick Ford DJ, PO Box 452, Du Bois, PA 15801-0452
15024150	Penn Highlands Dubois, Po Box 447, Du Bois, PA 15801-0447
15024153	+ Regency Finance Center, c/o Mariner Finance Company, 904 Beaver drive, Du Bois, PA 15801-2539
15024162	+ Timberland FCU, 821 Beaver Drive, Du Bois, PA 15801-2511
15024161	+ Timberland Federal Credit Union, 821 Beaver Drive, DuBois, PA 15801-2511
15024163	Weltman, Weinberg & Reis, 437 Seventh Ave, STE 2500, Pittsburgh, PA 15219-1842

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 12 2023 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2023 00:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jul 12 2023 04:33:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: RECOVERYCORP.COM	Jul 12 2023 04:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15024130	^ MEBN	Jul 12 2023 00:41:26	Allegheny Heath Netwoork, PO Box 645266, Pittsburgh, PA 15264-5250
15024133	EDI: BANKAMER.COM	Jul 12 2023 04:33:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
15035323	+ EDI: BANKAMER2.COM	Jul 12 2023 04:33:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15024134	EDI: HFC.COM		

District/off: 0315-7

User: auto

Page 2 of 4

Date Rcvd: Jul 11, 2023

Form ID: 3180W

Total Noticed: 50

		Jul 12 2023 04:33:00	Beneficial, PO Box 5233, Carol Stream, IL 60197-5233
15024135	+ EDI: CAPITALONE.COM	Jul 12 2023 04:33:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15033858	EDI: CAPITALONE.COM	Jul 12 2023 04:33:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15024138	EDI: DISCOVER.COM	Jul 12 2023 04:33:00	Discover Products Inc, 6500 New Albany Road, New Albany, OH 43054
15028485	EDI: DISCOVER.COM	Jul 12 2023 04:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15024140	Email/Text: collecadminbankruptcy@fnni.com	Jul 12 2023 00:47:00	First Bankcard, PO Box 3331, Omaha, NE 68103-0331
15047170	Email/Text: collecadminbankruptcy@fnni.com	Jul 12 2023 00:47:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15024141	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 12 2023 00:47:00	First National Bank, One FNB Blvd, Hermitage, PA 16148-3363
15035720	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 12 2023 00:47:00	First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401
15024143	Email/Text: crdept@na.firstsource.com	Jul 12 2023 00:48:00	Firstsource Advantage LLC, PO Box 628, Buffalo, NY 14240-0628
15024145	Email/Text: bankruptcydpt@mcmcg.com	Jul 12 2023 00:48:00	Midland Credit Manag, PO Box 2000, Warren, MI 48090-2000
15048518	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 12 2023 00:48:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15044935	EDI: AGFINANCE.COM	Jul 12 2023 04:33:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15024147	EDI: AGFINANCE.COM	Jul 12 2023 04:33:00	One Main, The Commons, 280 Commons Drive, Du Bois, PA 15801-3808
15318992	Email/Text: peritus@ebn.phinsolutions.com	Jul 12 2023 00:49:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15024152	EDI: PRA.COM	Jul 12 2023 04:33:00	Portfolio Recovery Assoc LLC, 120 Corporate Blvd, Norfolk, VA 23502
15060838	EDI: PRA.COM	Jul 12 2023 04:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15065339	EDI: PRA.COM	Jul 12 2023 04:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15027756	EDI: PENNDEPTREV	Jul 12 2023 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15027756	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2023 00:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15059135	+ Email/Text: bankruptcy@marinerfinance.com	Jul 12 2023 00:47:00	Regency Finance Company, 8211 Town Center Dr., Nottingham, MD 21236-5904
15024155	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 12 2023 00:49:00	Select Profile Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
15024644	+ EDI: RMSC.COM	Jul 12 2023 04:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15024156	EDI: RMSC.COM	Jul 12 2023 04:33:00	Synchrony Bank/Care Credit, PO Box 960051, Orlando, FL 32896-0051

District/off: 0315-7

User: auto

Page 3 of 4

Date Rcvd: Jul 11, 2023

Form ID: 3180W

Total Noticed: 50

15024157	EDI: RMSC.COM	Jul 12 2023 04:33:00	Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090
15024158	+ EDI: RMSC.COM	Jul 12 2023 04:33:00	Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
15024160	EDI: RMSC.COM	Jul 12 2023 04:33:00	Synchrony Bank/Walmart, PO Box 965024, El Paso, TX 79998
15067126	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 12 2023 00:49:00	U.S. Bank National Association, et. al., c/o Select Portfolio Servicing Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15059921	EDI: AIS.COM	Jul 12 2023 04:33:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
TOTAL: 36			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as indenture trust
cr		U.S. Bank National Association, not in its individ
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court., PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15024132	*+	Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
15024151	*	Penn Highlands Dubois, Po Box 447, Du Bois, PA 15801-0447
15024154	*+	Regency Finance Center, c/o Mariner Finance Company, 904 Beaver drive, Du Bois, PA 15801-2539
15024159	*+	Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
15476516	*	U.S. Bank National Association, et al., C/O SELECT PORTFOLIO SERVICING, P.O. Box 65250, Salt Lake City, UT 84165-0250
15024164	*	Weltman, Weinberg & Reis, 437 Seventh Ave, STE 2500, Pittsburgh, PA 15219-1842

TOTAL: 2 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2018-R2, Mortgage-Backed Notes, Series 2018-R2 bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2021-R4, Mortgage-Backed Notes, Series 2021-R4 bnicholas@kmlawgroup.com

District/off: 0315-7

User: auto

Page 4 of 4

Date Rcvd: Jul 11, 2023

Form ID: 3180W

Total Noticed: 50

Brian Nicholas

on behalf of Trustee Ronda J. Winnecour bnicholas@kmlawgroup.com

Earle D. Lees, Jr.

on behalf of Debtor Darryl R. Galentine bankruptcybutler@windstream.net earlelees69@gmail.com

Earle D. Lees, Jr.

on behalf of Joint Debtor Jennifer L. Galentine bankruptcybutler@windstream.net earlelees69@gmail.com

Maria Miksich

on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2018-R2, Mortgage-Backed Notes, Series 2018-R2 mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8